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**FILED**  
**FEB 17 2021**  
Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

CORY MICHAEL FULLER, an individual  
holding Idaho Resident Producer License No.  
728171, and RIDGELINE INSURANCE  
SOLUTIONS, LLC, an Idaho limited liability  
company holding Resident Producer Agency  
License No. 728891,

Respondent.

Docket No. 18-3797-20

**STIPULATION AND  
FINAL ORDER**

COME NOW the staff of the Idaho Department of Insurance ("Department"), CORY MICHAEL FULLER (hereinafter "FULLER"), and RIDGELINE INSURANCE SOLUTIONS, LLC (hereinafter "RIDGELINE"), and do hereby agree and stipulate as follows:

**FINDINGS OF FACT**

1. FULLER is a licensed insurance producer in the state of Idaho, holding Resident

Producer License No. 728171, which license is due to expire on June 30, 2021. FULLER is subject to the provisions of title 41, Idaho Code, and to the rules of the Idaho Department of Insurance promulgated thereunder.

2. RIDGELINE was an Idaho corporation and currently holds Idaho Resident Producer Agency License No. 728891. It changed its name from PDX Insurance Solutions in March of 2019, and was administratively dissolved on March 10, 2020. FULLER is the designated responsible producer for RIDGELINE. RIDGELINE is subject to the provisions of title 41, Idaho Code, and to the rules of the Idaho Department of Insurance promulgated thereunder.

3. The Director of the Department ("Director") has jurisdiction over FULLER, RIDGELINE, and the subject matter herein pursuant to provisions of Idaho's Producer Licensing Act, Idaho Code §§ 41-1001 *et seq.*, as well as the Idaho Insurance Code, Idaho Code §§ 41-101 *et seq.*

4. On July 8, 2020, the Department filed a Verified Complaint and Notice of Right to Hearing (hereinafter "Verified Complaint"), seeking revocation of FULLER and RIDGELINE's producer licenses and imposition of administrative penalties.

5. Among the allegations in the Verified Complaint were that, on fifty-seven occasions, FULLER made material misrepresentations on applications for insurance.

#### **CONCLUSIONS OF LAW**

6. Idaho Code § 41-1016(1) provides that the Director of the Department may impose an administrative penalty of up to \$1,000, and suspend, revoke, or refuse to issue an insurance license for certain enumerated violations.

7. Idaho Code § 41-1016(1)(e) gives cause for the imposition of a penalty and action against a producer for "[m]isrepresenting the terms of an actual or proposed insurance contract or

application for insurance or misrepresenting any fact material to any insurance transaction or proposed transaction.”

8. By claiming that applicants for insurance held insurable interests in vehicles that FULLER knew they did not hold, FULLER violated Idaho Code § 41-1016(1)(e).

9. Idaho Code § 41-117 makes clear that each instance of violation may be treated as a separate offense.

10. Idaho Code § 41-1007(2)(b) requires businesses that hold insurance producer licenses to have a designated responsible producer who is responsible for the business entity’s compliance with the insurance laws and rules of the state.

11. The parties agree that this matter may be brought to a close by a negotiated and stipulated settlement and entry of this Stipulation and Final Order.

#### **AGREEMENT**

12. Based upon the foregoing, FULLER, RIDGELINE, and the Department stipulate and agree as follows:

- a. FULLER admits to fifty-seven violations of Idaho Code § 41-1016(1)(e) by representing that applicants for insurance held insurable interests in vehicles that FULLER knew they did not hold.
- b. As sanction for the violations referenced above, FULLER, RIDGELINE, and the Department agree to the penalties set forth below and agree that the Director of the Department may enter the Final Order attached hereto, which provides as follows:
  - i. That the Stipulation be adopted in full and incorporated into the Final Order;

- ii. That FULLER's Idaho Resident Producer License No. 728171 shall be REVOKED and that FULLER shall not submit, nor shall the Department consider, any application by FULLER for issuance or reinstatement of an Idaho producer license for a period of five (5) years from the issuance of the Final Order;
  - iii. That the revocation of FULLER's Idaho Resident Producer License leaves RIDGELINE without a designated responsible producer, and therefore, RIDGELINE's Idaho Resident Producer Agency License No. 728891 shall be REVOKED, and that RIDGELINE shall not submit, nor shall the Department consider, any application by RIDGELINE for issuance or reinstatement of an Idaho producer license for a period of five (5) years from the issuance of the Final Order;
  - iv. That an administrative penalty shall be imposed against FULLER in the amount of Forty-Three Thousand Five Hundred Dollars (\$43,500);
  - v. That FULLER shall pay the administrative penalty in installments in the amount of Five Hundred Seventeen Dollars and Eighty-Six Cents (\$517.86) per month, beginning on the first day of the first month after the Final Order is entered, until the total amount is paid;
- c. FULLER and RIDGELINE further expressly agree that, in the event they submit to the Department an application for any Idaho license provided for and authorized under title 41, Idaho Code, the Department may consider the facts and allegations

in the Verified Complaint in this action as true for the limited purpose of evaluating FULLER or RIDGELINE's character and fitness for licensure.

13. By entering into this Stipulation, FULLER and RIDGELINE knowingly and voluntarily waive any rights they would otherwise have to notice and a hearing at which they may be represented by counsel, present evidence, and examine witnesses. The parties hereto further waive their right of reconsideration, appeal, and other rights as set forth in title 67, chapter 52, Idaho Code, including the right to submit this matter for review by a court of competent jurisdiction.

14. The parties agree that the terms of this Stipulation and Final Order are appropriate and proper under the circumstances referenced herein.

15. FULLER and RIDGELINE acknowledge that they have read this Stipulation and Final Order and understand its contents; that they have been given the opportunity to discuss this Stipulation and Final Order with independent legal counsel of their choosing; and that they have entered into this Stipulation knowingly, voluntarily, and with full knowledge of any rights they may be waiving thereby.

16. FULLER and RIDGELINE acknowledge that this is an administrative action that may be required to be reported on license applications and license renewal forms and disclosed to other agencies through which FULLER and RIDGELINE hold a license.

17. This Stipulation is subject to approval by the Director or the Director's designee, and shall become effective and binding upon the Department, FULLER, and RIDGELINE upon such approval. Should the Director decline to approve this Stipulation and Final Order, the Department, FULLER, and RIDGELINE shall retain all of their rights, claims and/or defenses,

and any factual and/or legal admissions made by FULLER and RIDGELINE herein shall be withdrawn.

18. This Stipulation constitutes the full and final resolution of all matters addressed herein, and the Department agrees that, subject to the Director's approval described above, the Department shall seek no further civil or administrative sanctions for the violations alleged in the Verified Complaint, Docket No. 18-3797-20, subject to the agreement set forth in Paragraph 12 above.

19. FULLER and RIDGELINE agree that, upon execution of this Stipulation and Final Order, no subsequent action or assertion shall be maintained or pursued in any manner asserting the invalidity of this Stipulation and Final Order and its provisions.

20. This Stipulation and Final Order embodies the entire agreement between the Department, FULLER, and RIDGELINE, and there are no agreements, understandings, representations, or warranties that are not expressly set forth herein.

21. Upon the Director's entry of the Final Order approving this stipulation, this Stipulation and Final Order shall be a public record under the Idaho Public Records Act.

AGREED this 11<sup>th</sup> day of February, 2021.


By: Cory Michael Fuller  
CORY MICHAEL FULLER

AGREED this 11<sup>th</sup> day of February, 2021.

By: Cory Michael Fuller  
RIDGELINE INSURANCE SOLUTIONS, LLC

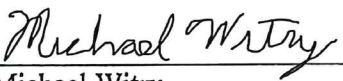
AGREED this 11<sup>th</sup> day of February, 2021.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

By:   
RANDALL M. PIPAL  
Bureau Chief, Consumer Services

Approved as to Form:

STATE OF IDAHO  
OFFICE OF THE ATTORNEY GENERAL

By:   
Michael Witry  
Deputy Attorney General  
Attorney for the Department of Insurance

### **FINAL ORDER**

The parties hereto, namely the Idaho Department of Insurance, CORY MICHAEL FULLER ("FULLER"), and RIDGELINE INSURANCE SOLUTIONS, LLC ("RIDGELINE"), having entered into the foregoing Stipulation, and the form of the order having been approved, the Director, having reviewed the same, does hereby find that there is a factual basis for entry of a Final Order herein and does hereby conclude that FULLER and RIDGELINE did violate title 41, Idaho Code, as stated in the Stipulation.

NOW, THEREFORE, based on the foregoing and in consideration of the premises,

IT IS HEREBY ORDERED that the foregoing Stipulation is approved and is incorporated herein as if set forth in full and made a part hereof;

IT IS FURTHER ORDERED that Idaho Resident Insurance Producer License No. 728171 issued to FULLER is hereby REVOKED effective immediately and that FULLER shall not submit, nor shall the Department consider, any application by FULLER for issuance or reinstatement of an Idaho producer license for a period of five (5) years from the issuance of this Final Order;

IT IS FURTHER ORDERED that Idaho Resident Insurance Producer Agency License No. 728891 issued to RIDGELINE is hereby REVOKED effective immediately, and that RIDGELINE shall not submit, nor shall the Department consider, any application by RIDGELINE for issuance or reinstatement of an Idaho producer license for a period of five (5) years from the issuance of this Final Order;

IT IS FURTHER ORDERED that an administrative penalty in the amount of Forty-Three Thousand Five Hundred Dollars (\$43,500) is hereby imposed against FULLER;



IT IS FURTHER ORDERED that FULLER shall pay the administrative penalty in installments in the amount of Five Hundred Seventeen Dollars and Eighty-Six Cents (\$517.86) per month, beginning on the first day of the first month after the Final Order is entered, until the total amount is paid.

DATED this 16 day of February, 2021.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



DEAN L. CAMERON  
Director

**NOTICE REGARDING REPORTABLE PROCEEDINGS**

The foregoing is considered a reportable administrative proceeding. As such, it is a public record and is public information that may be disclosed to other states and reported to companies for which you are actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the online searchable database of the Idaho Department of Insurance. You should be aware that this proceeding must be disclosed on any insurance license application and must be reported to any and all states in which you hold an insurance license.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 17<sup>th</sup> day of February, 2021, I caused a true and correct copy of the foregoing, fully-executed STIPULATION AND FINAL ORDER to be served upon the following by the designated means:

Cory Michael Fuller  
949 W Barrymore Dr  
Meridian ID 83646

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

Ridgeline Insurance Solutions  
1627 S. Orchard Street, Ste. 120  
Boise, ID 83705-2812

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

Metropolitan Property & Casualty Ins. Co.  
700 Quaker Lane  
Warwick, RI 02886

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

Michael Witry  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

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Pamela Murray